

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: NORIS M. FLORES

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Case No. P:16-bk-11278

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/26/2016.
- 2) The plan was confirmed on 11/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/22/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/08/2016, 01/18/2017, 08/15/2017, 12/11/2017.
- 5) The case was dismissed on 01/11/2018.
- 6) Number of months from filing or conversion to last payment: 19.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 7,200.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 7,200.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 668.80	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,168.80</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AMERICAN CREDIT ACCEPTANCE	Sec	6,561.00	16,766.63	0.00	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	313.87	313.87	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Sec	21,202.00	5,925.04	0.00	0.00	0.00
UNITED STATES TREASURY (IRS)	Pri	2,986.00	3,430.95	3,430.95	2,045.49	0.00
PECO ENERGY COMPANY	Uns	0.00	3,144.02	3,144.02	0.00	0.00
PENNSYLVANIA DEPT OF	Pri	0.00	1,653.37	1,653.37	985.71	0.00
ORION	Uns	0.00	50.46	50.46	0.00	0.00
PHILADELPHIA PARKING	Uns	0.00	7,844.35	7,844.35	0.00	0.00
SPRINT NEXTEL - DISTRIBUTIONS	Uns	0.00	907.94	907.94	0.00	0.00
PHFA-HEMAP	Uns	11,000.00	8,537.25	8,537.25	0.00	0.00
ORION	Uns	0.00	405.49	405.49	0.00	0.00
CIBIK & CATALDO PC	Lgl	0.00	3,500.00	3,500.00	3,500.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	1,734.77	1,734.77	0.00	0.00
FEMA-OFFICE OF CHIEF COUNSEL	Uns	0.00	10,083.68	10,083.68	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	24,585.63	24,585.63	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	241.54	651.81	651.81	0.00	0.00
OCWEN LOAN SERVICING, LLC	Sec	55,000.00	55,543.41	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Sec	62,000.00	57,830.79	5,731.51	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF PHILADELPHIA (LD)	Sec	0.00	135.00	135.00	0.00	0.00
SLOMINS	Sec	2,356.00	NA	NA	0.00	0.00
COMMONWEALTH OF PA	Pri	127.54	NA	NA	0.00	0.00
ACS INC	Uns	903.00	NA	NA	0.00	0.00
AFNI, INC.	Uns	430.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Uns	433.60	NA	NA	0.00	0.00
AMERICREDIT	Uns	23,352.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Uns	1,873.00	NA	NA	0.00	0.00
ASSETS RECOVERY SOLUTIONS	Uns	507.85	NA	NA	0.00	0.00
CLEARSPRING LOAN SERVICES INC	Sec	0.00	63,628.99	3,252.12	0.00	0.00
ASSOCIATED CREDIT SERVICES	Uns	180.96	NA	NA	0.00	0.00
BERGER HENRY ENT SPECIALTY	Uns	368.10	NA	NA	0.00	0.00
BUDGET RENT-A-CAR SYSTEM INC	Uns	570.46	NA	NA	0.00	0.00
CCS	Uns	101.94	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	824.00	NA	NA	0.00	0.00
CITIBANK NA.	Uns	233.43	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	121.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS SRV	Uns	214.00	NA	NA	0.00	0.00
DEERPARK DIRECT	Uns	147.36	NA	NA	0.00	0.00
DREXEL UNIVERSITY PHYSICIANS	Uns	289.80	NA	NA	0.00	0.00
ENDOCRINE SPECIALISTS PC	Uns	181.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Uns	2,589.00	NA	NA	0.00	0.00
ER SOLUTIONS	Uns	1,029.00	NA	NA	0.00	0.00
ERS SOLUTIONS, INC.	Uns	2,405.92	NA	NA	0.00	0.00
HEART GROUP OF ABINGTON	Uns	71.98	NA	NA	0.00	0.00
HILCO RECEIVABLES	Uns	3,183.00	NA	NA	0.00	0.00
IC SYSTEMS INC.	Uns	183.00	NA	NA	0.00	0.00
INTL COLL SV	Uns	115.00	NA	NA	0.00	0.00
LAMONT HANLEY & ASSOCI	Uns	97.00	NA	NA	0.00	0.00
LDC COLLECTIONS SYSTEMS	Uns	175.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	9,505.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT IN	Uns	2,429.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	703.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Uns	3,183.46	NA	NA	0.00	0.00
PGW	Uns	304.84	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRO CO	Uns	100.00	NA	NA	0.00	0.00
PROGRESSIVE	Uns	681.95	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	1,088.62	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	1,088.62	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Uns	123.03	NA	NA	0.00	0.00
TARGET	Uns	868.32	NA	NA	0.00	0.00
TEMPLE UNIVERSITY	Uns	212.00	NA	NA	0.00	0.00
TEMPLE UNIVERSITY PHYSICIANS	Uns	100.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	193.17	229.28	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	193.17	229.28	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	2,847.25	3,379.54	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	219.71	260.78	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	219.71	260.78	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	78.00	92.58	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	1,075.50	1,276.56	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	2,400.00	2,236.82	2,655.00	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	3,205.26	3,205.26	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	2,153.71	2,153.71	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	394.83	394.83	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	216.93	216.93	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	430.34	430.34	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	448.09	448.09	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 8,983.63	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 15,367.96	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 24,351.59	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,084.32	\$ 3,031.20	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 5,084.32	\$ 3,031.20	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 58,259.27	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,168.80	
Disbursements to Creditors	\$ 3,031.20	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,200.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/28/2018

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.